This listing of claims will replace all prior versions, and listings, of claims in the application:

LISTING OF CLAIMS

1.   (previously amended) A method for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:
>   providing a plurality of icons for selecting at least one of a plurality of methods for communicating with a live advisor over the Internet;
>   providing a first window for displaying an image of said live advisor; and
>   providing a second window for displaying context sensitive automated coaching.

2.   (original) The method of claim 1 wherein the plurality of methods for communication includes providing at least two selected from group consisting essentially of:
>   email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.

3.   (original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying a financial model generated by the financial modeling system.

4.   (original) The method of claim 3 wherein said user interface further includes providing a plurality of function icons for performing various operations on said generated financial model.

5.   (original) The method of claim 4 wherein said function icons include providing at least one of:
>   transact, monitor, model, explore, track.

6.   (original) The method of claim 3 wherein said user interface further includes providing at least one dynamic window for displaying characteristics related to said generated financial model.

7.   (original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying help messages related to using the financial modeling system.

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8.   (original) The method of claim 1 wherein said user interface further includes providing at least one profile icon for performing various operations on a user profile based on user information.

9.   (previously amended) A system for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:

> an user interface generator coupled to the Internet providing a plurality of communication icons for selecting one of a plurality of communication methods with a live advisor over the Internet;
>
> a display generator coupled to the Internet for providing a first window for displaying an image of said live advisor; and
>
> an automated coaching engine coupled to the Internet for providing context sensitive automated coaching in a second window.

10.   (original) The system of claim 9, wherein said wide area network is the Internet.

11.   (original) The system of claim 8 wherein the plurality of methods communication includes at least two selected from a group consisting essentially of:

> email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.

12.   (original) The system of claim 9 wherein said display generator further includes a second display generator providing at least one interactive window for displaying a financial model generated by the financial modeling system.

13.   (original) The system of claim 12 wherein said user interface generator further includes a function icon generator providing a plurality of function icons for performing various operations on said generated financial model.

14.   (original) The system of claim 13 wherein said function icons include at least one of:

> transact, monitor, model, explore, track.

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15.   (original) The system of claim 12 wherein said user interface generator further includes a third display generator for providing at least one dynamic window for displaying characteristics related to said generated financial model.

16.   (original) The system of claim 9 wherein said user interface generator further includes a fourth display generator for providing at least one dynamic window for displaying help messages related to using the financial modeling system.

17.   (original) The system of claim 9 wherein said interface generator further includes a second icon generator for performing various operations on a user profile based on user information.

18.   (previously presented) A computer program embodied on a computer readable medium for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:
        code segment for providing a plurality of icons for selecting at least one of a plurality of
                methods for communicating with a live advisor over the Internet;
        code segment for providing a first window for displaying an image of said live advisor; and
        code segment for providing second window for displaying context sensitive automated
                coaching.

19.   (original) The computer program embodied on a computer readable medium of claim 18 wherein the plurality of methods for communication includes at least two selected from group consisting essentially of:
        email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.

20.   (original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:
        code segment for providing at least one interactive window for displaying a financial model generated by the financial modeling system.

21.   (original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

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> code segment for providing a plurality of function icons for performing various operations on said generated financial model.

22.   (original) The computer program embodied on a computer readable medium of claim 21 wherein said function icons include at least one of:

> transact, monitor, model, explore, track.

23.   (original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

> code segment for providing at least one dynamic window for displaying characteristics related to said generated financial model.

24.   (original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

> code segment for providing at least one interactive window for displaying help messages related to using the financial modeling system.

25.   (original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

> code segment for providing at least one profile icon for performing various operations on a user profile based on user information.